

Mem. #4.



“Papa,
what
would
you
take
for
me?”

The Federal Life . . . Assurance Company,

Head Office, HAMILTON, ONT.

JAS. H. BEATTY, Prest.

DAVID DEXTER, Managing Director.

Amount Assured \$11,000,000.00.

Surplus Security \$714,935.75.

OVER \$1,000,000.00 PAID TO POLICY HOLDERS.

THE BEST COMPANY IS THE ONE
THAT DOES THE MOST GOOD.

To be contented, you must feel that your family, your home
and your own old age are provided for.

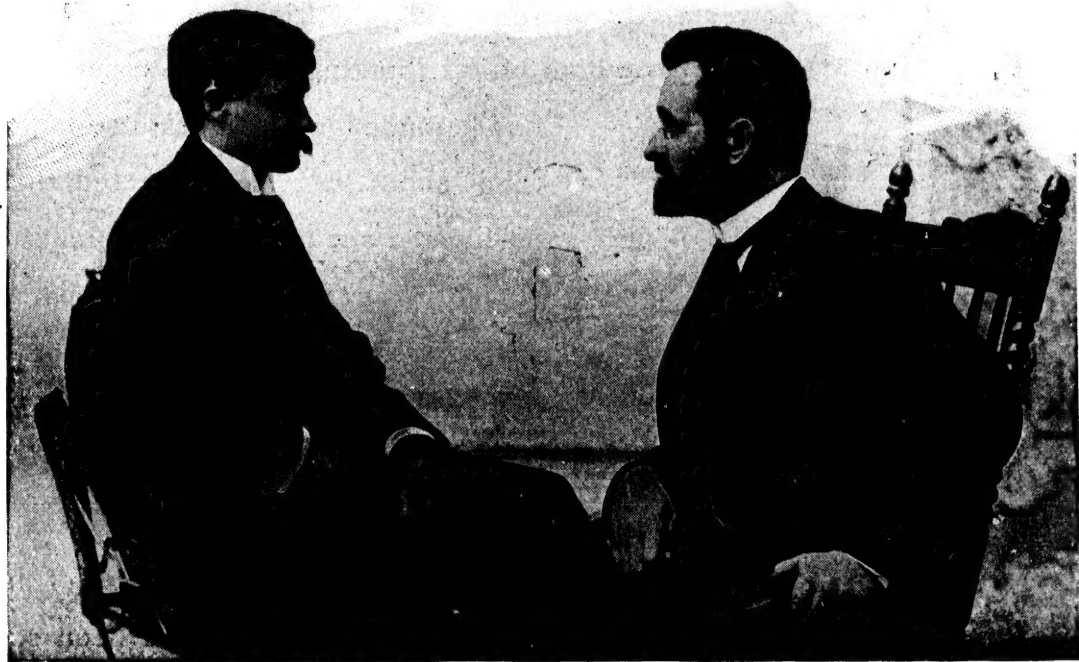
Security, Protection and Profit

FACTS WORTH CONSIDERING.

Most men work hard and take but little present comfort in order to secure future wealth. Ninety-five per cent are unsuccessful. A good Life Insurance Policy is the best provision for the future, for whatever happens. your family, your property, and **your own later years** are protected.



"HAD MY POLICY BEEN IN
THE FEDERAL
LIFE, I WOULD
NOT BE BROKE TO-DAY."



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"THIS is a serious matter my boy, and you must remember, that if death should ensue from any cause, at a time when you are not protected by life insurance, the loss will not fall on *you*, but on those who look to you for protection."

"Well I'll think about it, am inclined however to take the chances myself. I have not worried much about it yet."

O. L.

THE next morning however, the words of his old friend uttered so earnestly haunted him. For nearly an hour he sat thinking far more seriously than he



had intended when he said so lightly "I'll think about it." He reflected that while his income was fairly good, he had not been able to save much the past year. There had been so many ways for the money. He had hoped to make a payment on the mortgage which still shadowed his home, but had only been able to meet the annual interest payment. The face of his wife came before him, she had been so brave, so patient, and had borne her share of the burden so uncomplainingly.

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THEN close beside the picture of his wife on the canvas of his mind, arose the faces of his children. Only the night before his little girl had climbed up in his lap and begged for the old song she loved so well—"Papa what would you take for me." He had sung it with his heart in every word. Truly these dear ones *were* "all the world to him"—He started suddenly as a voice seemingly at his elbow said, "You do not love these—It is your life only that stands between them and want, and yet you have made no provision for such a calamity of your family were death to remove you, and yet you have been unwilling to avail yourself of the protection they offer. Surely there is no evidence of love in such neglect as this. Suppose you were suddenly taken away, do you know what would happen to those whom you *claim* to love? Turn this page and see."



as your death would be to them. In this land there are great moneyed corporations, called Life Insurance Companies, solid as the eternal hills, who for the payment of a few paltry dollars each year, will assume the burden of the future care



"VERY sorry madam, the lawyer was saying, but I am directed by the holder of the mortgage on your home to foreclose same at once, and notify you to vacate the premises immediately." The widow buried her face in her hands, and burst into tears, while the man of law accustomed though he was to sorrowful scenes, was glad to hurry from the pitiful sight of the sobbing woman and her sad faced little ones, muttering as he went,—"And all this suffering could have been saved by a Life Insurance Policy."



THEN the scene changed; and looking down the years, the young man saw himself still *hoeing away at the same old row*, where he began in early life. Getting to be an old man now, with health impaired so that no old line Insurance Company will take him. How gladly would he insure now, but it is too late. Twenty years ago he could have taken a policy, the cash value of which would have been sufficient to care for him in his old age, but he failed to do it. Now, with no savings from the earnings of the past, he sees old age but a few years ahead, and nothing with which to smooth the path, that leads ever—toward the grave.

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THAT AFTERNOON a gentlemanly agent called upon him, and was somewhat surprised to find him ready, and even anxious to "Talk Life Insurance." The agent did not know of the vision which even yet lingered in his mind, and as he explained the different forms of policies issued by his Company, he found himself addressing a deeply interested auditor. The policy finally decided upon, provided for a cash surrender value at the end of 20 years, as that plan for a young man seemed to combine the two very desirable features of provision for the family in case of death,

and provision for old age in case he outlived the 20 year period; so as he expressed it himself, he was "a sure winner in either case." A new light had dawned upon him as the agent had presented the different plans for his consideration, and it was to the effect that it did not matter what the plan was on which a man took insurance in an old line company, he could never pay them as much as they would pay him if he lived, or his family if he died.



THE night the policy was delivered to him, he went home unusually cheerful. His brightness was reflected in the faces of his wife and children and a happier family circle it would have been hard to find. After the children had been snugly tucked away in bed he came in the room where his wife sat reading, and taking from his pocket a formidable looking document he placed it in her hands remarking as he did so, "I have often said I loved you, and now I wish to present you with this policy in evidence of that fact. It means that if I die, you and the little ones will be cared for and if we live until the completion of the endowment period, the money will be paid us in cash, and we will not have to worry about coming to want in our old age." Her eyes were full of tears as she kissed him quietly, and as he realized how great was his love for this little woman, he thanked heaven that he had been wise in time, and had placed a permanent barrier between her and the cold charities of an unfeeling world.





An ---- Engagement

Should never be entered into
by a young lady, until she
has first ascertained how
much Life Insurance the
young man carries.

Affection, Industry, Good
Habits, all are necessary;
but these die with their
possessors.

The Insurance Policy "lives
after them."

Danger of Delay.

The longer one delays to insure, the greater the danger that he will die uninsured; and to die uninsured, during the productive years of life, is to entail a pecuniary loss upon one's family and estate.

Both human and divine wisdom warn us against postponing duties until to-morrow. The warning proverbs that cluster around this word teach a lesson the world has learned by long and bitter experience; **happy is the man who is content to learn it from the experience of others.** It may be summed up in the one saying, "Delays are dangerous." "Every delay," says Napoleon, "gives opportunity for disaster." On the other hand, the wise of every age have emphasized the value of prompt and decisive action. Opportunity improved is the key to safety and success; but "too late" is the most unhappy time that ever comes to man."



**"MY PAPA HAS A POLICY IN THE
FEDERAL LIFE.
WHAT HAS YOUR PAPA GOT?"**

AGENT.



“Break, Break, Break,

At the foot of the crags, O Sea,”

But the man who fails to insure his life,

Is surely “not in it” with me.

